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United States Bankruptcy Court Middle District of Georgia				Voluntar	y Petition	
Name of Debtor (if individual, enter Last, First, Middle): Name			Name of Joint Debtor (Spouse) (Last, First, Middle): Losee, Shannon A.			
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): None None None None				S		
Last four digits of Soc. Sec. or Individual-Taxpay (if more than one, state all): 4930	ver I.D. (ITIN) No./Complete EIN	Last four digits (if more than or		axpayer I.D. (ITI	N) No./Complete EIN	
Street Address of Debtor (No. and Street, City, a 3050 Jefferson Road	and State)		Street Address of Joint Debtor (No. and Street, City, and State 3050 Jefferson Road			
Athens, GA	ZIPCODE 30607	Athens, GA ZIPCODE 30607				
County of Residence or of the Principal Place of			County of Residence or of the Principal Place of Business:			
Clarke Mailing Address of Debtor (if different from stre	et address):	Clarke Mailing Addre	ess of Joint Debtor (if differen	nt from street add	lress):	
	ZIPCODE	_			ZIPCODE	
Location of Principal Assets of Business Debtor	(if different from street address a	bove):			ZIPCODE	
(Check one box) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.) (Check one box) Health Care Business Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) Railroad Stockbroker Commodity Broker Clearing Bank (Check one box) Health Care Business Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13				oy an or a ousehold observed in 11 U.S.C.	one box) etition for of a Foreign ling etition for of a Foreign ceeding Debts are primarily business debts C. § 101(51D)	
Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3A. Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (amount subject to adjustmen 4/01/13 and every three years thereafter). Check all applicable boxes A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes, in accordance with 11 U.S.C. § 1126(b).					ubject to adjustment on n from one or	
Statistical/Administrative Information Debtor estimates that funds will be available for dist Debtor estimates that, after any exempt property is e		naid there will be	no funds available for		THIS SPACE IS FOR COURT USE ONLY	
distribution to unsecured creditors. Estimated Number of Creditors L-49 50-99 100-199 200-999		10,001- 25,000	25,001- 50,001- 50,000 100,000	Over 100,000		
Estimated Assets						
Stimated Liabilities \$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$500,000 to \$1 million million	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	\$50,000,001 to \$100	\$100,000,001 \$500,000,001 to \$500 to \$1 billion	More than \$1 billion		

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B1 (Official Form 1) (4/10) Page 2 Voluntary Petition Name of Debtor(s): (This page must be completed and filed in every case) Matthew J. Losee & Shannon A. Losee All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: NONE Where Filed: Date Filed: Case Number: Location Where Filed: N.A Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: NONE Case Number: Date Filed: Relationship: Judge: District: Exhibit A Exhibit B (To be completed if debtor is an individual (To be completed if debtor is required to file periodic reports (e.g., forms whose debts are primarily consumer debts) 10K and 10Q) with the Securities and Exchange Commission pursuant to I, the attorney for the petitioner named in the foregoing petition, declare that I have informed Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United relief under chapter 11) States Code, and have explained the relief available under each such chapter I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b). Exhibit A is attached and made a part of this petition. /s/ Christopher R. Morgan 12/23/10 Signature of Attorney for Debtor(s) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. W No Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: W Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. **Information Regarding the Debtor - Venue** (Check any applicable box) V Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United Sates in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) П Debtor claims that under applicable non bankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

B1 (Official Form 1) (4/10)	Page 3
Voluntary Petition	Name of Debtor(s):
(This page must be completed and filed in every case)	Matthew J. Losee & Shannon A. Losee
	atures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.)
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are attached. Pursuant to 11 U.S.C.§ 1511, I request relief in accordance with the chapter of
X /s/ Matthew J. Losee	title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
Signature of Debtor	X
	(Signature of Foreign Representative)
X /s/ Shannon A. Losee	
Signature of Joint Debtor	
	(Printed Name of Foreign Representative)
Telephone Number (If not represented by attorney)	
12/23/10	(Date)
Date	(Date)
Signature of Attorney*	
X /s/ Christopher R. Morgan Signature of Attorney for Debtor(s) CHRISTOPHER R. MORGAN 522102 Printed Name of Attorney for Debtor(s) Morgan & Morgan Firm Name 1090-C Founders Blvd. Address Athens, GA 30606	Signature of Non-Attorney Petition Preparer I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, 2) I prepared this document for compensation, and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. § 110(b), 110(h), and 342(b); and, 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
141141111, 0110000	Printed Name and title, if any, of Bankruptcy Petition Preparer
706-548-7070 Telephone Number 12/23/10 Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	X
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Date Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.
XSignature of Authorized Individual	Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:
Printed Name of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
Title of Authorized Individual Date	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

UNITED STATES BANKRUPTCY COURT Middle District of Georgia

In re_	Matthew J. Losee & Shannon A. Losee	Case No
	Debtor(s)	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

_
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the
applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental
illness or mental deficiency so as to be incapable of realizing and making rational
decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the
extent of being unable, after reasonable effort, to participate in a credit counseling
briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit
counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: _	/s/ Matthew J. Losee	
	MATTHEW J. LOSEE	
Dotai	12/23/10	

UNITED STATES BANKRUPTCY COURT Middle District of Georgia

In re_	Matthew J. Losee & Shannon A. Losee	Case No
	Debtor(s)	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the
applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental
illness or mental deficiency so as to be incapable of realizing and making rational
decisions with respect to financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the
extent of being unable, after reasonable effort, to participate in a credit counseling
briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit
counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Joint Debtor:	/s/ Shannon A. Losee	
	SHANNON A. LOSEE	
Data	12/23/10	

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United States Bankruptcy Court Middle District of Georgia

In re	Matthew J. Losee & Shannon A. Losee	Case No.	
	Debtor		
		Chapter _	13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A – Real Property	YES	1	\$ 0.00		
B – Personal Property	YES	3	\$ 33,179.00		
C – Property Claimed as exempt	YES	1			
D – Creditors Holding Secured Claims	YES	1		\$ 25,100.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	8		\$ 36,237.11	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 3,932.42
J - Current Expenditures of Individual Debtors(s)	YES	1			\$ 3,125.00
тот	ral .	20	\$ 33,179.00	\$ 61,337.11	

United States Bankruptcy Court Middle District of Georgia

In re	Matthew J. Losee & Shannon A. Losee	Case No.		
	Debtor			
		Chapter	13	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. §101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the Following:

Average Income (from Schedule I, Line 16)	\$ 3,932.42
Average Expenses (from Schedule J, Line 18)	\$ 3,125.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 5,090.47

State the Following:

State the Following.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 36,237.11
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 36,237.11

FORM 6. SCHEDULES

Summary of Schedules

Statistical Summary of Certain Liabilities and Related Data (28 U.S.C. § 159)

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or it part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

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In re	Matthew J. Losee & Shannon A. Losee	Case No	
	Debtor	(If known)	

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C – Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				
			0.00	
	Tota	ıl	0.00	

(Report also on Summary of Schedules.)

In re	Matthew J. Losee & Shannon A. Losee	Case No.	
	Debtor	(If known)	

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See. 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
Cash on hand.	X			
 Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. 		Checking Account Athens First Bank & Trust Athens, GA	J	0.00
		Savings Account Athens First Bank & Trust Athens, GA	Н	9.00
Security deposits with public utilities, telephone companies, landlords, and others.	X			
Household goods and furnishings, including audio, video, and computer equipment.		Household goods, furnishings and appliances	J	1,000.00
Books. Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Clothes at residence	J	500.00
7. Furs and jewelry.	X			
Firearms and sports, photographic, and other hobby equipment.	X			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)		401-K	W	4,000.00

In re	Matthew J. Losee & Shannon A. Losee	Case No	
	Debtor	(If known)	

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. §101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2008 Dodge Charger 2005 Buick LaCrosse	J J	19,900.00 7,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			

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In re	Matthew J. Losee & Shannon A. Losee	Case No	
	Debtor		(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
 29. Machinery, fixtures, equipment, and supplies used in business. 30. Inventory. 31. Animals. 32. Crops - growing or harvested. Give particulars. 33. Farming equipment and implements. 34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind not already listed. Itemize. 	X X X X X	Garnishment/Crown Asset Mgmt	w	770.00
		0 continuation sheets attached. Total		

In re	Matthew J. Losee & Shannon A. Losee	Case No	
	Debtor		(f known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

	ebtor claims the exemptions to which debtor is entitled under: 'heck one box')	
	11 U.S.C. § 522(b)(2)	☐ Check if debtor claims a homestead exemption that exceeds
abla	11 U.S.C. § 522(b)(3)	\$146,450*.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
2008 Dodge Charger	(Husb)OCGA §44-13-100(3) (Wife)OCGA §44-13-100(3)	1.00 1.00	19,900.00
2005 Buick LaCrosse	(Husb)OCGA §44-13-100(3) (Wife)OCGA §44-13-100(3)	900.00 900.00	7,000.00
Savings Account	(Husb)OCGA §44-13-100(6)&(1)	9.00	9.00
Household goods, furnishings and appliances	(Husb)OCGA §44-13-100(4) (Wife)OCGA §44-13-100(4)	500.00 500.00	1,000.00
Clothes at residence	(Husb)OCGA §44-13-100(4) (Wife)OCGA §44-13-100(4)	250.00 250.00	500.00
401-K	(Wife)OCGA §44-13-100(2.1)(C)	4,000.00	4,000.00
Garnishment/Crown Asset Mgmt	(Wife)OCGA §44-13-100(6)&(1)	770.00	770.00

^{*}Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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In re _	Matthew J. Losee & Shannon A. Losee	Case No	
	Debtor	(If known)	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.			Security: 2008 Dodge Charger					
Santander Financial Corp. P.O. Box 660633 Dallas, TX 75266-0633		J	Car Loan				19,900.00	0.00
			VALUE \$ 19,900.00					
ACCOUNT NO.			Security: 2005 Buick LaCrosse					
Title Max 2225 W. Broad Street Athens, GA 30606		J	Cash Loan				5,200.00	0.00
			VALUE \$ 7,000.00	1				
ACCOUNT NO.								
			VALUE \$					
continuation sheets attached			(Total c	Sub	tota	(→	\$ 25,100.00	\$ 0.00
			(Use only o	n la	otal fotal	ge)	\$ 25,100.00	\$ 0.00

(Report also on (If applicable, reposummary of Schedules) also on Statistical

(If applicable, report s) also on Statistical Summary of Certain Liabilities and Related Data.)

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In re	Matthew J. Losee & Shannon A. Losee	. Case No.	
	Debtor	(if known)	

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H,""W,""J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Scheo	ule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are lis	ted on the attached sheets)
Domestic Support Obligations	

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

In re_ Matthew J. Losee & Shannon A. Losee,	Case No
Debtor	(if known)
Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman	n, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals	
Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rent	tal of property or services for personal, family, or household use,
that were not delivered or provided. 11 U.S.C. § 507(a)(7).	
Taxes and Certain Other Debts Owed to Governmental Units	
Taxes, customs duties, and penalties owing to federal, state, and local government	nental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Institut	tion
Claims based on commitments to the FDIC, RTC, Director of the Office of Thr	
Governors of the Federal Reserve System, or their predecessors or successors, to m U.S.C. § 507 (a)(9).	naintain the capital of an insured depository institution. 11
0.s.c. § 307 (a)(4).	
Claims for Death or Personal Injury While Debtor Was Intoxicated	
Claims for death or personal injury resulting from the operation of a motor ve	hicle or vessel while the debtor was intoxicated from using
alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).	
* Amounts are subject to adjustment on 4/01/13, and every three years thereafter	with respect to cases commenced on or after the date of

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In re _	Matthew J. Losee & Shannon A. Losee	., Case No
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State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 7019 American General Finance c/o CreditOne, LLC P.O. Box 605 Metairie, LA 70004-0605		J	Cash Loan				1,587.32
ACCOUNT NO. 2989 AT&T/Bell South c/o Afni P.O. Box 3427 Bloomington, IL 61702		J	Services				146.00
ACCOUNT NO. 5530 Athens Podiatry, PC 3320 Old Jefferson Road Bldg. 300, Suite A Athens, GA 30607-1478		J	Medical Services				88.73
ACCOUNT NO. 8445 Bell South Telco c/o NCO Financial P.O. Box 41466 Philadelphia, PA 19101		J	Collection Account				147.00
continuation sheets attached	7		S	Subt T	otal otal	- 1	\$ 1,969.05 \$

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In re	Matthew J. Losee & Shannon A. Losee		Case No.		
	Debtor	,		(If known)	

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Judgment				
Capital One Bank c/o Trauner Cohen & Thomas 5901-C Peachtree Dunwoody Road Suite 500 Atlanta, GA 30328		J					1,900.00
ACCOUNT NO. 7051			Services				
Charter Communications c/o Afni P.O. Box 3427 Bloomington, IL 61702		J					162.00
ACCOUNT NO. 2547			Credit Card				
Chase P.O. Box 660487 Dallas, TX 75266-0487		J					2,739.00
ACCOUNT NO. 9771	+		Credit Card	╁		\vdash	
Chase P.O. Box 660487 Dallas, TX 75266-0487		J					2,577.00
ACCOUNT NO. 0194 Chase Bank P.O. Box 15298		J	Credit Card				765.00
Wilmington, DE 19850-5298							,03.00
Sheet no1 of _7continuation sheets at	tached			Sub	toto		\$ 8,143.00

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In re	Matthew J. Losee & Shannon A. Losee		Case No.	
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(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4873			Charged Off				
Chase Bank P.O. Box 15298 Wilmington, DE 19850-5298		J					Unknown
ACCOUNT NO. 3236	+		Collection Account				
Citibank/Radio Shack c/o LVNV Funding P.O. Box 10497 Greenville, SC 29603-0584		J					1,553.00
ACCOUNT NO.			Notice Only				
Citifinancial Auto P.O. Box 183036 Columbus, OH 43218		J					Notice Only
ACCOUNT NO.			Purchase on Account				
Citifinancial Services 10 Huntington Road Suite A-5 Athens, GA 30606		J					400.00
ACCOUNT NO.	+		Judgment				
Citifinancial Services c/o Trauner, Cohen & Thomas 2880 Dresden Drive Atlanta, GA 30341-3920		J					4,900.00
Sheet no. 2 of 7 continuation sheets a	attached			Sub	tota	L l≯	\$ 6,853.00
to Schedule of Creditors Holding Unsecured					_		0,033.00

Nonpriority Claims

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In re	Matthew J. Losee & Shannon A. Losee		Case No.	
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(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Collection Account				
Collection Services of Athens P.O. Box 8048 Athens, GA 30603		J					213.00
ACCOUNT NO. 0571			Credit Card		\vdash	\vdash	
Columbus Bank & Trust/SST 1695 Whittlesey Road Columbus, GA 31904		J					2,739.00
ACCOUNT NO. AG27			Collection Account				
Credit One, LLC P.O. Box 625 Metairie, LA 70004-0625		J					836.00
ACCOUNT NO.	+		Judgment	┢		\vdash	
Crown Asset Management c/o Reagin Law Group, PC P.O. Box 502287 Atlanta, GA 31150		J					3,800.00
ACCOUNT NO. 5184	+		Collection Account	L		\vdash	
First Revenue Assurance 4500 Cherry Creek Suite 300 Denver, CO 80246-1518		J					248.00
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In re	Matthew J. Losee & Shannon A. Losee		Case No.	
	Debtor	ŕ		(If known)

(Continuation Sheet)

Frontier 1398 S. Woodland Blvd. Deland, FL 32720-7731 ACCOUNT NO. 9704 GE Capital/Walmart c/o LVNV Funding P.O. Box 10497 Greenville, SC 29603-0584 ACCOUNT NO. Geico P.O. Box 9105 Macon, GA 31208-9105 ACCOUNT NO. Genevieve Connaroe 699 South Park Road Charleston, WV 25304 Collection Account Collection Account Collection Account Collection Account Collection Account ACCOUNT NO. Collection Account Collection Account 181.00	CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
1398 S. Woodland Blvd. J	ACCOUNT NO. 2104			Services				
GE Capital/Walmart c/o LVNV Funding P.O. Box 10497 Greenville, SC 29603-0584 ACCOUNT NO. Geico P.O. Box 9105 Macon, GA 31208-9105 ACCOUNT NO. Genevieve Connaroe 699 South Park Road Charleston, WV 25304 Collection Account ACCOUNT NO. 9762 Labcorp Seconds c/o Credit Collection Serv P.O. Box 9136 Needham, MA 02494-9133	Frontier 1398 S. Woodland Blvd. Deland, FL 32720-7731		J					448.52
C/O LVNV Funding	ACCOUNT NO. 9704			Credit Card				
ACCOUNT NO. Genevieve Connaroe 699 South Park Road Charleston, WV 25304 Collection Account J Labcorp Seconds c/o Credit Collection Serv P.O. Box 9136 Needham, MA 02494-9133 J 181.00	GE Capital/Walmart c/o LVNV Funding P.O. Box 10497 Greenville, SC 29603-0584		J					1,109.00
P.O. Box 9105 Macon, GA 31208-9105 ACCOUNT NO. Genevieve Connaroe 699 South Park Road Charleston, WV 25304 Collection Account Labcorp Seconds c/o Credit Collection Serv P.O. Box 9136 Needham, MA 02494-9133 ACCOUNT NO. 9762 Labcorp Seconds c/o Credit Collection Serv P.O. Box 9136 Needham, MA 02494-9133	ACCOUNT NO.			Insurance				
Genevieve Connaroe 699 South Park Road Charleston, WV 25304 ACCOUNT NO. 9762 Labcorp Seconds c/o Credit Collection Serv P.O. Box 9136 Needham, MA 02494-9133	Geico P.O. Box 9105 Macon, GA 31208-9105		J					46.68
Charleston, WV 25304 ACCOUNT NO. 9762 Labcorp Seconds c/o Credit Collection Serv P.O. Box 9136 Needham, MA 02494-9133 J 2,000.00 Collection Account 181.00	ACCOUNT NO.			Cash Loan				
Labcorp Seconds c/o Credit Collection Serv P.O. Box 9136 Needham, MA 02494-9133	Genevieve Connaroe 699 South Park Road Charleston, WV 25304		J					2,000.00
c/o Credit Collection Serv P.O. Box 9136 Needham, MA 02494-9133	ACCOUNT NO. 9762	+		Collection Account		\vdash		
Sheet no. 4 of 7 continuation sheets attached Subtotal > \$ 2.795.20	Labcorp Seconds c/o Credit Collection Serv P.O. Box 9136 Needham, MA 02494-9133		J					181.00
	Sheet no. 4 of 7 continuation sheets	attached			Sub	tota	<u>L</u> 1≻	\$ 3,785.20

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In re	Matthew J. Losee & Shannon A. Losee		Case No	
	Debtor	ŕ		(If known)

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Magistrate Court of Athens-Clarke County Athens-Clarke Co. Courthouse P.O. Box 1868 Athens, GA 30603		J	Notice Only				Notice Only
ACCOUNT NO. Magistrate Court of Gwinnett County Gwinnett County Courthouse P.O. Box 246 Lawrenceville, GA 30046-0246		J	Notice Only				Notice Only
ACCOUNT NO. McRae Family Dental 995 Baxter Street Athens, GA 30606		J	Services				64.65
ACCOUNT NO. 3159 Progressive Insurance c/o NCO Financial P.O. Box 41466 Philadelphia, PA 19101		J	Collection Account				408.00
ACCOUNT NO. 2130 Providian c/o Northland Group, Inc. P.O. Box 390846 Edina, MN 55439		J	Credit Card				2,589.21
Sheet no. 5 of 7 continuation sheets atta to Schedule of Creditors Holding Unsecured	ched			Sub	tota	 >	\$ 3,061.86

Nonpriority Claims

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In re	Matthew J. Losee & Shannon A. Losee		Case No.	
	Debtor	ŕ		(If known)

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 9193 Reproductive Biology Assoc c/o Hollis Cobb Assoc 4366 Park Drive Norcross, GA 30092		J	Collection Account				90.00
ACCOUNT NO. 1656 SST/Cigpf1 Corp P.O. Box 219913 Kansas, MO 64121-9913		J	Credit Card				2,589.00
ACCOUNT NO. St. Mary's Healthcare System P.O. Box 406122 Atlanta, GA 30384		J	Medical Services				300.00
ACCOUNT NO. State Court of Clarke County Clarke County Courthouse P.O. Box 1805 Athens, GA 30603-1805		J	Notice Only				Notice Only
ACCOUNT NO. SunTrust Bank Attn: Bankruptcy Dept. P.O. Box 85092 Richmond, VA 23286		J	Bank Charges				460.00
Sheet no. 6 of 7 continuation sheets at to Schedule of Creditors Holding Unsecured Nonpriority Claims	tached	l		Sub	tota Fota		\$ 3,439.00 \$

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In re	Matthew J. Losee & Shannon A. Losee	,	Case No		
	Debtor			(If known)	

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Notice Only				
Superior Court of Athens-Clarke Co. Athens-Clarke County Courthouse 325 East Washington Street Athens, GA 30601		J					Notice Only
ACCOUNT NO. 0884A			Purchase on Account				
Swiss Colony P.O. Box 2814 Monroe, WI 53566		J					105.00
ACCOUNT NO.			Collection Account				
Unifund CCR Partners 10625 Techwoods Circle Cincinnati, OH 45242		J					1,045.00
ACCOUNT NO.							
ACCOUNT NO.							
Sheet no. 7 of 7 continuation sheets attac	hed			Sub	tota	<u> </u>	\$ 1.150.00

Sheet no. 7 of 7 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal ➤ \$ 1,150.00

Total ➤ \$ 36,237.11

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In re	Matthew J. Losee & Shannon A. Losee	Case No.	
	Debtor		(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

$ \sqrt{} $	Check this box if debtor has no executory contracts	or unexpired lease
W.	Check this box if debtor has no executory contracts	of unexpired leases

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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In re	Matthew J. Losee & Shannon A. Losee	Case No.	
	Debtor		(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. Bankr. P. 1007(m).

Check this box if debtor has no codebt
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NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

In re	Matthew J. Losee & Shannon A. Losee	Commi	
III 1 C _	Dobton	Case	(if Irmorry)

(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

"Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint not in the complete of the

Debtor's Marital	DEPENDENTS O	OF DEBTOR AND	SPOU	JSE		
Status: Married	RELATIONSHIP(S): son			AGE(S): 6		
Employment:	DEBTOR	1		SPOUSE		
Occupation	Forman	Merchandise	Coor			
Name of Employer	Martin Mechanical Contractors, Inc.	TJ Maxx				
How long employed	5 years	5 years				
Address of Employer	P.O. Box 1726, Athens, GA 30603	P.O. Box 914	46			
	PAYROLL DEDUCTION	Framingham	, MA	01701		
INCOME: (Estimate of avera	ge or projected monthly income at time case filed)		I	DEBTOR		SPOUSE
 Monthly gross wages, sala (Prorate if not paid month) 	•		\$_	3,266.73	\$_	1,593.37
2. Estimated monthly overting	•		\$	0.00	\$	0.00
3. SUBTOTAL			\$_	3,266.73	\$_	1,593.37
4. LESS PAYROLL DEDUC	CTIONS					
 a. Payroll taxes and soc 	ial security		\$_	670.15	\$_	
b. Insurance	an security		\$_	43.34	\$_	
c. Union Dues)401 V Loop(24 57)401 V(49 22)		\$_ \$	0.00	\$_ \$	0.00 72.80
d. Other (Specify: (S)401-K Loan(24.57)401-K(48.23))	Ψ_	0.00	φ_	72.00
5. SUBTOTAL OF PAYROI	LL DEDUCTIONS		\$_	713.49	\$_	608.19
6 TOTAL NET MONTHLY	TAKE HOME PAY		\$_	2,553.24	\$_	985.18
7. Regular income from ope	ration of business or profession or farm		\$_	0.00	\$_	0.00
(Attach detailed statement			Ф	0.00	¢.	0.00
8. Income from real property	ý.		\$ _ \$	0.00	\$ _ \$ _	
9. Interest and dividends			Ψ_	0.00	Ψ_	0.00
Alimony, maintenance debtor's use or that of dep	or support payments payable to the debtor for the		\$_	0.00	\$_	0.00
11. Social security or other s						
(Specify)	50 Torrinient applicance		\$_	0.00	\$_	0.00
12. Pension or retirement inc	come		\$	0.00	\$	0.00
13. Other monthly income_(S)Tax Refund		\$ _ \$	0.00	\$ - \$	394.00
(Specify)			\$_	0.00	\$_	0.00
14. SUBTOTAL OF LINES	7 THROUGH 13		\$_	0.00	\$_	394.00
15. AVERAGE MONTHLY	INCOME (Add amounts shown on Lines 6 and 14)		\$_	2,553.24	\$_	1,379.18
	E MONTHLY INCOME (Combine column totals			\$	3,932.	42_
from line 15)		(Report also on S on Statistical Sun				

1/.	Describe any increase or decrease in income reasonably anticipated to occur within the year following the filling of this document:
	None
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In re_	Matthew J. Losee & Shannon A. Losee	Case No.
	Debtor	(if known)

${\bf SCHEDULE\; J\; -\; CURRENT\; EXPENDITURES\; OF\; INDIVIDUAL\; DEBTOR(S)}$

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case

filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average m calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.	onthly exper	nses
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate labeled "Spouse."	schedule of 6	expenditures
Rent or home mortgage payment (include lot rented for mobile home)	\$	550.00
a. Are real estate taxes included? YesNoNo		
b. Is property insurance included? YesNo	_	
2. Utilities: a. Electricity and heating fuel		370.00
b. Water and sewer		50.00
c. Telephone		200.00
d. Other <u>Cable</u> 3. Home maintenance (repairs and upkeep)		120.00 0.00
4. Food		600.00
5. Clothing		100.00
6. Laundry and dry cleaning	\$	50.00
7. Medical and dental expenses		125.00
8. Transportation (not including car payments)	\$	500.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		100.00
10.Charitable contributions		0.00
11.Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's		0.00
b. Life		0.00
c. Health		0.00
d.Auto		240.00
e. Other		0.00
	¢	0.00
(Specify)		0.00
a. Auto	\$	0.00_
b. Other		0.00
c. Other		0.00
14. Alimony, maintenance, and support paid to others		0.00
15. Payments for support of additional dependents not living at your home		0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		0.00
17. Other Child Care	\$	120.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$	3,125.00
if applicable, on the Statistical Summary of Certain Liabilities and Related Data)		<u>-</u>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing o	f this docum	ent:
None		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule (Includes spouse income of \$1,379.18. See Schedule I)	\$	3,932.42
b. Average monthly expenses from Line 18 above	\$ \$	3,125.00
c. Monthly net income (a. minus b.) (Net includes Debtor/Spouse combined Amounts)	\$ \$	807.42
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	Matthew J. Losee & Shannon A. Losee		
In re		Case No	
	Debtor	(If known)	

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	and the foregoing summary and schedules, consisting of22 sheets, and that they
are true and correct to the best of my knowledge, informa	
Date12/23/10	Signature: /s/ Matthew J. Losee
Date	Debtor:
Date 12/23/10	Signature: /s/ Shannon A. Losee
Date	(Joint Debtor, if any)
	[If joint case, both spouses must sign.]
	N-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
compensation and have provided the debtor with a copy of t 110(h) and 342(b); and, (3) if rules or guidelines have been	uptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for this document and the notices and information required under 11 U.S.C. §§ 110(b), promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable tice of the maximum amount before preparing any document for filing for a debtor or in.
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individual, state the name who signs this document.	, title (if any), address, and social security number of the officer, principal, responsible person, or partner
Address	
XSignature of Bankruptcy Petition Preparer	Date
Names and Social Security numbers of all other individuals who prepare	ed or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
If more than one person prepared this document, attach additional sign	ed sheets conforming to the appropriate Official Form for each person.
18 U.S.C. § 156.	11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110
DECLARATION UNDER PENALTY OF P	PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP
or an authorized agent of the partnership] of the	resident or other officer or an authorized agent of the corporation or a member [corporation or partnership] named as debtor I the foregoing summary and schedules, consisting ofsheets (total orrect to the best of my knowledge, information, and belief.
Date	Signature:
	[Print or type name of individual signing on behalf of debtor.]
[An individual signing on behalf of a partne	ership or corporation must indicate position or relationship to debtor.]

UNITED STATES BANKRUPTCY COURT Middle District of Georgia

In Re	Matthew J. Losee & Shannon A. Losee	Case No.	
		(if known)	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT		SOURCE
2010(db)	27771.23	Martin Mechanical Contractors	
2009(db)	39731.00	Martin Mechanical Contractors	
2008(db)	39700.00	Martin Mechanical Contractors	
2010(jdb)	17163.79	TJ Maxx	
2009(jdb)	14952.00	TJ Maxx	
2008(jdb)	13000.00	TJ Maxx	

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

None

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF	AMOUNT	AMOUNT STILL
	PAYMENTS	PAID	OWING
Title Max 2225 W. Broad Street Athens, GA 30606	Monthly	\$500.00	5,200.00

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

*Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after date of adjustment.

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

None

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c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT NATURE OF PROCEEDING COURT OR STATUS OR AGENCY AND LOCATION AND CASE NUMBER DISPOSITION Capital One Bank v. suit on account State Court of Clarke County Judgment Shannon Losee ST07CV0575 Citifinancial Services, suit on account State Court of Clarke County Judgment Inc. v. Shannon Losee ST07CV0805 Citifinancial v. Shanon Magistrate Court of Clarke suit on account judgment and Matthew Losee Co. MC01CVCV06102 Superior Court of Clarke Co. Crown Asset suit on account judgment Management, LLC v.

None

Shannon A. Losee SU08CV0756-J

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

Crown Asset Management c/o Reagin Law Group, PC P.O. Box 502287 Atlanta, GA 31150 September 2010 and

continuing

\$770.00

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and Receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER DATE OF ORDER DESCRIPTION AND VALUE OF PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

None

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR
DESCRIPTION AND
VALUE OF PROPERTY OR
DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

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If the debtor has moved within the three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Sites

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME NAME AND ADDRESS DATE OF ENVIRONMENTAL AND ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None



SITE NAME NAME AN AND ADDRESS OF GOVERN

NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE ENVIRONMENTAL LAW c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN **ADDRESS**

NATURE OF BUSINESS BEGINNING AND

ENDING DATES

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

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NAME

ADDRESS

[Questions 19 - 25 are not applicable to this case]

* * * * * *

Signature of Bankruptcy Petition Preparer

	[If completed by an individual or individu	ual and spouse]	
	I declare under penalty of perjury that I have rethereto and that they are true and correct.	ad the answers contained in the	foregoing statement of financial affairs and any attachments
Date	12/23/10	Signature	/s/ Matthew J. Losee
Date		of Debtor	MATTHEW J. LOSEE
Date	12/23/10	Signature	/s/ Shannon A. Losee
		of Joint Debtor	SHANNON A. LOSEE
	Penalty for making a false statement:	continuation sheets att	ached risonment for up to 5 years, or both. 18 U.S.C. §152 and 3571
compens rules or	cclare under penalty of perjury that: (1) I am a leastion and have provided the debtor with a copy of guidelines have been promulgated pursuant to 11 yen the debtor notice of the maximum amount before	bankruptcy petition preparer as this document and the notices a U.S.C. § 110 setting a maximu	ANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) is defined in 11 U.S.C. § 110; (2) I prepared this document for and required under 11U.S.C. §§ 110(b), 110(h), and 342(b); (3) if the for services chargeable by bankruptcy petition preparers, I filing for a debtor or accepting any fee from the debtor, as required
If the bar	or Typed Name and Title, if any, of Bankruptcy Pe akruptcy petition preparer is not an individual, state the who signs this document.	•	Social Security No. (Required by 11 U.S.C. § 110(c).) ocial security number of the officer, principal, responsible person, or
Address			
v			

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

Date

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. §156.

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United States Bankruptcy Court Middle District of Georgia

Address: preparer is not an individual, state the Social S number of the officer, principal, responsible p or partner of the bankruptcy petition preparer. (Required by 11 U.S.C. § 110.) X Signature of Bankruptcy Petition Preparer or officer, Principal, responsible person, or partner whose Social Security number is provided above. Certification of the Debtor I, (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bank Code	nre Matthew J. Losee & Shannon A. Losee	Case No
UNDER § 342(b) OF THE BANKRUPTCY CODE Certification of [Non-Attorney] Bankruptcy Petition Preparer I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered ebtor the attached notice, as required by § 342(b) of the Bankruptcy Code Printed name and title, if any, of Bankruptcy Petition Preparer Address: Social Security number (If the bankruptcy pet preparer is not an individual, state the Social number of the officer, principal, responsible por partner of the bankruptcy petition preparer. (Required by 11 U.S.C. § 110.) X Signature of Bankruptcy Petition Preparer or officer, Principal, responsible person, or partner whose Social Security number is provided above. Certification of the Debtor I, (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bank Code Matthew J. Losee & Shannon A. Losee x /s/ Matthew J. Losee	Debtor	(If known)
I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered ebtor the attached notice, as required by § 342(b) of the Bankruptcy Code Printed name and title, if any, of Bankruptcy Petition Preparer Address: Social Security number (If the bankruptcy pet preparer is not an individual, state the Social number of the officer, principal, responsible por partner of the bankruptcy petition preparer. (Required by 11 U.S.C. § 110.) Certification of the Debtor I, (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bank Code Matthew J. Losee & Shannon A. Losee X /s/ Matthew J. Losee		
Printed name and title, if any, of Bankruptcy Petition Preparer Address: Social Security number (If the bankruptcy pet preparer is not an individual, state the Social so	Certification of [Non-Attorn	ney] Bankruptcy Petition Preparer
Address: preparer is not an individual, state the Social S number of the officer, principal, responsible p or partner of the bankruptcy petition preparer. (Required by 11 U.S.C. § 110.) X Signature of Bankruptcy Petition Preparer or officer, Principal, responsible person, or partner whose Social Security number is provided above. Certification of the Debtor I, (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bank Code Matthew J. Losee & Shannon A. Losee X /s/ Matthew J. Losee		
Principal, responsible person, or partner whose Social Security number is provided above. Certification of the Debtor I, (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bank Code Matthew J. Losee & Shannon A. Losee x /s/ Matthew J. Losee		Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Certification of the Debtor I, (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bank code Matthew J. Losee & Shannon A. Losee X /s/ Matthew J. Losee	Kignature of Rankruntcy Petition Preparer or officer	
I, (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bank Code Matthew J. Losee & Shannon A. Losee	Principal, responsible person, or partner whose Social	
Matthew J. Losee & Shannon A. Losee x /s/ Matthew J. Losee 12/	Certificat	tion of the Debtor
Matthew J. Losee & Shannon A. Losee Printed Names(s) of Debtor(s) x /s/ Matthew J. Losee Signature of Debtor		I read the attached notice, as required by § 342(b) of the Bankruptcy
	Matthew J. Losee & Shannon A. Losee Printed Names(s) of Debtor(s)	X /s/ Matthew J. Losee 12/23/10 Signature of Debtor Date
Case No. (if known) X /s/ Shannon A. Losee 12/ Signature of Joint Debtor, (if any)	Case No. (if known)	

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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United States Bankruptcy Court Middle District of Georgia

		O		
	In re Matthew J. Losee & Shannon A. Losee	Case No.		
		Chapter	13	
]	Debtor(s)			
	DISCLOSURE OF COMPENSATION O	OF ATTORNEY FOR D	EBTOR	
a	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I cert and that compensation paid to me within one year before the filing endered or to be rendered on behalf of the debtor(s) in contemple.	g of the petition in bankruptcy	, or agreed to be	paid to me, for services
F	For legal services, I have agreed to accept	\$\$,	500.00	
	Prior to the filing of this statement I have received		0.00	
ı	Balance Due	\$\$,	500.00	
2.	The source of compensation paid to me was:			
	☑ Debtor ☐ Other (specify)			
3.	The source of compensation to be paid to me is:			
	☐ Other (specify)			
4. assoc	I have not agreed to share the above-disclosed compensation iates of my law firm.	on with any other person unle	ess they are meml	bers and
of my	I have agreed to share the above-disclosed compensation w law firm. A copy of the agreement, together with a list of the name			
5.	In return for the above-disclosed fee, I have agreed to render leg	al service for all aspects of t	he bankruptcy cas	e, including:
	 a. Analysis of the debtor's financial situation, and rendering advice b. Preparation and filing of any petition, schedules, statements of a c. Representation of the debtor at the meeting of creditors and con 	affairs and plan which may be	required;	
6.	By agreement with the debtor(s), the above-disclosed fee does no	t include the following service	S:	
	, ,	· ·		
	CE	RTIFICATION		
	I certify that the foregoing is a complete statement of any debtor(s) in the bankruptcy proceeding.	agreement or arrangement f	or payment to me	for representation of the
	12/23/10	/s/ Christopher R. Morg	an	
	Date		ature of Attorney	
		Morgan & Morgan		
		Nan	ne of law firm	

	According to the calculations required by this statement:
Matthew J. Losee & Shannon A. Losee In re	The applicable commitment period is 3 years.
Debtor(s)	The applicable commitment period is 5 years.
	Disposable income is determined under § 1325(b)(3).
Case Number:	Disposable income not determined under § 1325(b)(3).
(If known)	(Check the boxes as directed in Lines 17 and 23 of this statement.)

CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedule I and J, this statement must be completed by every individual Chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

		Part I. REPOR	T OF INCOME				
	a. 🔲		ent as direct				
1	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.					1	Column B Spouse's Income
2	Gross v	vages, salary, tips, bonuses, overtime, commission	ıs.	\$	3,480.33	\$	1,610.14
3	Income from the operation of a business, profession or farm. Subtract Line b from Line and enter the difference in the appropriate column(s) of Line 3. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part IV.						
	a.	Gross receipts	\$ 0.00				
	b.	Ordinary and necessary business expenses	\$ 0.00				
	c.	Business income	Subtract Line b from Line a	\$	0.00	\$	0.00
	the appr	nd other real property income. Subtract Line b fropriate column(s) of Line 4. Do not enter a number the operating expenses entered on Line b as a december of the column to the column t	less than zero. Do not include any				
4	a.	Gross receipts	\$ 0.00				
	b.	Ordinary and necessary operating expenses	\$ 0.00				
	c.	Rent and other real property income	Subtract Line b from Line a	\$	0.00	\$	0.00
5	Interes	t, dividends and royalties.		\$	0.00	\$	0.00
6	Pension	and retirement income.		\$	0.00	\$	0.00
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B.					\$	0.00

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8	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below: Unemployment compensation claimed to be a					
	benefit under the Social Security Act Debtor \$ 0.00 Spouse \$ 0.00	\$ 0.00	\$ 0.00			
9	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. a. \$ 0.00 b. \$ 0.00	\$ 0.00	\$ 0.00			
10	Subtotal. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).	\$ 3,480.33	\$ 1,610.14			
11	Total. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.	\$	5,090.47			
	Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIOD					
12	Enter the Amount from Line 11.		\$ 5,090.47			
13	Marital adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter on Line 13 the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents and specify, in the lines below, the basis for excluding this income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero. a. \$ 0.00 b. \$ 0.00 c. \$ 0.00					
14	Total and enter on Line 13. Subtract Line 13 from Line 12 and enter the result.		\$ 0.00			
15	Annualized current monthly income for \$1325(b)(4). Multiply the amount from Line 14 by the 12 and enter the result.	e number	\$ 5,090.47 \$ 61,085.64			
16	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptc court.)					
	a. Enter debtor's state of residence: b. Enter debtor's household size:	<u> </u>	\$ 55,767.00			
	Application of §1325(b)(4). Check the applicable box and proceed as directed.					
17	The amount on Line 15 is less than the amount on Line 16. Check the box for "The applic 3 years" at the top of page 1 of this statement and continue with this statement.	able commitme	ent period is			
	The amount on Line 15 is more than the amount on Line 16. Check the box for "The apprix is 5 years" at the top of page 1 of this statement and continue with this statement.	olicable commit	ment period			
	Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSA	BLE INCO	ME			
18	Enter the Amount from Line11.		\$ 5,090.47			

								3
19	Marital adjustment. If you are of any income listed in Line 10, 0 of the debtor or the debtor's depeincome (such as payment of the sor the debtor's dependents) and the adjustments on a separate page. a. b. c. Total and enter on Line 19.	Column B that was indents. Specify, in pouse's tax liability and amount of income.	NOT the l or the	paid on a regular basis for ines below, the basis for ex- te spouse's support of person roted to each purpose. If no	the household expected ing the Column ons other than the decessary, list additional the column of th	enses n B ebtor	\$	0.00
20	Current monthly income for §	1325(b)(3). Subtra	ct Li	ne 19 from Line 18 and ent	er the result.		\$	5,090.47
21	Annualized current monthly in number 12 and enter the result.	ncome for §1325(t	o)(3).	Multiply the amount from	Line 20 by the		\$	61,085.64
22	Applicable median family inco	ome. Enter the am	ount	from Line 16.			\$	55,767.00
23	Application of §1325(b)(3). Check the applicable box and proceed as directed. ✓ The amount on Line 21 is more than the amount on Line 22. Check the box for "Disposable income is determined under §1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement. □ The amount on Line 21 is not more than the amount on Line 22. Check the box for "Disposable income is not determined under §1325(b)(3)" at the top of page 1 of this statement and continue with Part VII of this statement. Do not complete Parts IV, V or VI.							
			OF	DEDUCTIONS FRO	OM INCOME			
	Subpart A: Deduc	tions under Sta	nda	rds of the Internal R	evenue Service	(IRS)		
24A	National Standards: food, approximiscellaneous. Enter in line 24 Expenses for the applicable num the clerk of the bankruptcy court allowed as exemptions on your fundamental whom you support.	A the "Total" amount ber of persons. (The applicable r	int fr is inf numb	om IRS National Standards ormation is available at wv er of persons is the number	for Allowable Live ww.usdoj.gov/ust/ o that would current	r from ly be	\$	1,152.00
24B	National Standards: health can of-Pocket Health Care for person of-Pocket Health Care for person www.usdoj.gov/ust/ or from the opersons who are under 65 years of years of age or older. (The applied that would currently be allowed a additional dependents whom you under 65, and enter the result in 1 and older, and enter the result in the result in Line 24B.	s under 65 years of s 65 years of age of clerk of the bankrup of age, and enter in cable number of per as exemptions on your support.) Multipl Line c1. Multiply L	age, rolded to the control of the co	and in Line a2 the IRS Nat r. (This information is ava ourt.) Enter in Line b1 the b2 the applicable number of in each age category is the deral income tax return, pl a1 by Line b1 to obtain a 2 by Line b2 to obtain a to	ional Standards for ilable at applicable number of persons who are on number in that cate us the number of artotal amount for personal amount for	Out- of 65 egory ny rsons ons 65		
	Persons under 65 years of age		Pers	ons 65 years of age or old	er			
	a1. Allowance per person	60.00	a2.	Allowance per person	144.00	_		
	b1 Number of persons	3	b2.	Number of persons	0	1		
	c1. Subtotal	180.00	c2.	Subtotal	0.00		\$	180.00
25A	Local Standards: housing and Utilities Standards; non-mortgag available at www.usdoj.gov/ust/ consists of the number that would the number of any additional dep	e expenses for the a or from the clerk of d currently be allow	ipplic the l ved as	able county and family size cankruptcy court.) The app c exemptions on your feder	e. (This information dicable family size	ı is	\$	457.00

25B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this informatic is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, ple the number of any additional dependents whom you support); enter on Line be the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line be from Line a an enter the result in Line 25B. Do not enter an amount less than zero. CLARKE COUNTY	lus	
	a. IRS Housing and Utilities Standards; mortgage/rental expense \$ 899.00		
	b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47 \$ 0.00		
	c. Net mortgage/rental expense Subtract Line b from Line a.	\$	899.00
26	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:		0.00
27A	Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. SOUTH REGION Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 7. If you checked 0, enter on Line 27A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 27A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	es	478.00
27B	Local Standards: transportation; additional public transportation expense . If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 27B the "Public Transportation" amount from the IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the clerk of the bankruptcy court.)	» \$	0.00
28	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more that two vehicles.) I v 2 or more. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. Do not enter an amount less than zero. a. IRS Transportation Standards, Ownership Costs \$496.00 Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47 c. Net ownership/lease expense for Vehicle 1 Subtract Line b from Line a.	n	98.00

	Other Necessary Expenses: health care . Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed	\$	100.00	
34	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare—such as baby-sitting, day care, nursery and preschool. Do not include other educational	\$	0.00	
33	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due support obligations included in Line 49.			
32	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.			
31	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.			
30	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self-employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.	\$	567.40	
	b. Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47 c. Net ownership/lease expense for Vehicle 2 Subtract Line b from Line a.	\$	392.00	
29	Line a and enter the result in Line 29. Do not enter an amount less than zero. a. IRS Transportation Standards, Ownership Costs \$ 496.00			
29	Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from Line a and enter the result in Line 29. Do not enter an amount less than zero .			

	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly							
		enses in the categories set out dependents.	in lines a-c below that are reasonably	necessary for your	self, your spouse, or			
	a	1		\$ 393.68				
	b			\$ 0.00				
39	c	- 	nt .	\$ 0.00				
	Tota	ll and enter on Line 39				\$	393.68	
			is total amount, state your actual tot	al average monthly	expenditures in the			
	spac	te below: 0.00						
	Continued contributions to the care of household or family members. Enter the total average actual							
40			ontinue to pay for the reasonable and					
			l member of your household or memb Do not include payments listed in I		ate family who is	\$	0.00	
			ce. Enter the total average reasonably		evnences that you			
41			ety of your family under the Family V					
	othe	r applicable federal law. The	nature of these expenses is required to	be kept confident	al by the court.	\$	0.00	
		Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities that you actually expend for home energy costs. You must provide your						
42	case trustee with documentation of your actual expenses, and you must demonstrate that the additional							
	amount claimed is reasonable and necessary.							
	Education expenses for dependent children under 18. Enter the total average monthly expenses that you							
			.92* per child, for attendance at a pri					
43			n less than 18 years of age. You must expenses, and you must explain why					
			accounted for in the IRS Standards.			\$	0.00	
			pense. Enter the total average monthl					
			bined allowances for food and clothin 5% of those combined allowances. (
44			lerk of the bankruptcy court.) You m u			Φ.	0.00	
		ount claimed is reasonable a	· · · · · · · · · · · · · · · · · · ·			\$	0.00	
			r the amount reasonably necessary for m of cash or financial instruments to					
45			t include any amount in excess of 1			_		
			·		1. 45	\$	0.00	
46	1012	II Additional Expense Deduc	etions under § 707(b). Enter the total		JI 45.	\$	393.68	
			Subpart C: Deductions for De	bt Payment				
			ims. For each of your debts that is se					
	you Pavi	own, list the name of creditor	, identify the property securing the depayment includes taxes and insurance	ebt, and state the Av The Average Mon	erage Monthly			
			contractually due to each Secured Cre					
			ded by 60. If necessary, list additional	al entries on a separ	ate page. Enter the			
	tota	of the Average Monthly Payr	nents on Line 47.					
47		Name of Creditor	Property Securing the Debt	Average	Does payment			
47			l roperty seeding the seed	Monthly	include taxes or			
				Payment	insurance?			
	a.	Santander	2008 Dodge Charger	\$ 398.00	□ yes v no			
	b.	Title Max	2005 Buick LaCrosse	\$ 104.00	yes v no			
	c.			\$ 0.00	□ yes v no			
				Total: Add Lines a, b and c		\$	502.00	

	Oth	on normants on sourced alaims. If	and of debte listed in Line 47 and and		ı —	
48	a mo inclu to th inclu	otor vehicle, or other property necessade in your deduction 1/60th of any the payments listed in Line 47, in ordered any sums in default that must be	any of debts listed in Line 47 are sec sary for your support or the support of amount (the "cure amount") that you ler to maintain possession of the prope e paid in order to avoid repossession of necessary, list additional entries on a	of your dependents, you may a must pay the creditor in addition erty. The cure amount would or foreclosure. List and total any		
		Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount		
	a.	Santander	2008 Dodge Charger	\$ 25.00		
	b.	2		0.00		
	c.			\$ 0.00		
48				Total: Add Lines a, b and c	\$	25.00
49	prior Do n	rity tax, child support and alimony on tinclude current obligations, su		he time of your bankruptcy filing.	\$	0.00
		apter 13 administrative expenses. Iting administrative expense.	Multiply the amount in Line a by the	amount in Line b, and enter the		
	a.	Projected average monthly Cha	pter 13 plan payment.	\$ 1,018.34		
50	b.	Current multiplier for your dist schedules issued by the Executi Trustees. (This information is a or from the clerk of the bankrup	ve Office for United States vailable at <u>www.usdoj.gov/ust/</u>	5 %		
	c.	Average monthly administrative	e expense of Chapter 13 case	Total: Multiply Lines a and b	\$	50.92
51	Total Deductions for Debt Perment Enter the total of Lines 47 through 50				\$	577.92
		Su	abpart D: Total Deductions from In	ncome		
52	Tota	al of all deductions from income. l	Enter the total of Lines 38, 46, and 51		\$	5,365.00
		Part V. DETERMINAT	ION OF DISPOSABLE INC	OME UNDER § 1325(b)(2)		
53	Tota	al current monthly income. Enter	the amount from Line 20.		\$	5,090.47
54	disat	bility payments for a dependent chi	erage of any child support payments, ld, reported in Part I, that you receive ably necessary to be expended for su	d in accordance with applicable	\$	0.00
55	wage		ter the monthly total of (a) all amount rement plans, as specified in § 541(b) ans, as specified in § 362(b)(19).		\$	72.80
56	Tota	al of all deductions allowed under	§ 707(b)(2). Enter the amount from 1	Line 52.	\$	5,365.00
	Deduction for special circumstances. If there are special circumstances that justify additional expenses for which there is no reasonable alternative, describe the special circumstances and the resulting expenses in lines a-c below. If necessary, list additional entries on a separate page. Total the expenses and enter the total in Line 57. You must provide your case trustee with documentation of these expenses and you must provide a detailed explanation of the special circumstances that make such expenses necessary and reasonable.					
	prov	e 57. You must provide your case vide a detailed explanation of the	trustee with documentation of these			
57	prov	e 57. You must provide your case vide a detailed explanation of the	trustee with documentation of these special circumstances that make su			
57	prov	e 57. You must provide your case vide a detailed explanation of the conable.	trustee with documentation of these special circumstances that make su	ch expenses necessary and		
57	prov	e 57. You must provide your case vide a detailed explanation of the conable.	trustee with documentation of these special circumstances that make su	Amount of expense		
57	prov rease	e 57. You must provide your case vide a detailed explanation of the conable.	trustee with documentation of these special circumstances that make su	Amount of expense		
57	a. b.	e 57. You must provide your case vide a detailed explanation of the conable.	trustee with documentation of these special circumstances that make su	Amount of expense \$ \$	\$	0.00

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58	Total adjustments to determine disposable income. Add the amounts on Lines 54, 55, 56 and 57 and enter the result.										
59	Monthly Disposable Income Under § 1325(b)(2). Subtract Line 58 from Line 53 and enter the result.										
		Part VI: ADDITIO	NAL EXPENSE CLAIM	S							
60	and v	er Expenses. List and describe any monthly expensively and your family and that you contender § 707(b)(2)(A)(ii)(I). If necessary, list additional hely expense for each item. Total the expenses. Expense Description Total: Additional	tion from your current	montl	nly income						
	Part VII: VERIFICATION										
61	I declare under penalty of perjury that the information provided in this statement is true and correct. (If this a join both debtors must sign.) Date: 12/23/10 Signature: /s/ Matthew J. Losee (Debtor) Date: 12/23/10 Signature: /s/ Shannon A. Losee										

(Joint Debtor, if any)

Income Month 1			Income Month 2		
Gross wages, salary, tips	2,941.77	1,563.00	Gross wages, salary, tips	4,067.18	1,720.3
Income from business	0.00	0.00	Income from business	0.00	0.0
Rents and real property income	0.00	0.00	Rents and real property income	0.00	0.0
Interest, dividends	0.00	0.00	Interest, dividends	0.00	0.0
Pension, retirement	0.00	0.00	Pension, retirement	0.00	0.0
Contributions to HH Exp	0.00	0.00	Contributions to HH Exp	0.00	0.0
Unemployment	0.00	0.00	Unemployment	0.00	0.0
Other Income	0.00	0.00	Other Income	0.00	0.0
Income Month 3			Income Month 4		
Gross wages, salary, tips	3,343.10	1,415.80	Gross wages, salary, tips	3,442.40	1,427.
Income from business	0.00	0.00	Income from business	0.00	0.0
Rents and real property income	0.00	0.00	Rents and real property income	0.00	0.0
Interest, dividends	0.00	0.00	Interest, dividends	0.00	0.0
Pension, retirement	0.00	0.00	Pension, retirement	0.00	0.0
Contributions to HH Exp	0.00	0.00	Contributions to HH Exp	0.00	0.0
Unemployment	0.00	0.00	Unemployment	0.00	0.0
Other Income	0.00	0.00	Other Income	0.00	0.0
Income Month 5			Income Month 6		
Gross wages, salary, tips	4,029.93	1,916.27	Gross wages, salary, tips	3,057.61	1,618.
Income from business	0.00	0.00	Income from business	0.00	0.0
Rents and real property income	0.00	0.00	Rents and real property income	0.00	0.0
Interest, dividends	0.00	0.00	Interest, dividends	0.00	0.0
Pension, retirement	0.00	0.00	Pension, retirement	0.00	0.0
Contributions to HH Exp	0.00	0.00	Contributions to HH Exp	0.00	0.0
Unemployment	0.00	0.00	Unemployment	0.00	0.0
Other Income	0.00	0.00	Other Income	0.00	0.0

Additional Items as Designated, if any

Remarks

American General Finance c/o CreditOne, LLC P.O. Box 605 Metairie, LA 70004-0605

AT&T/Bell South c/o Afni P.O. Box 3427 Bloomington, IL 61702

Athens Podiatry, PC 3320 Old Jefferson Road Bldg. 300, Suite A Athens, GA 30607-1478

Bell South Telco c/o NCO Financial P.O. Box 41466 Philadelphia, PA 19101

Capital One Bank c/o Trauner Cohen & Thomas 5901-C Peachtree Dunwoody Road Suite 500 Atlanta, GA 30328

Charter Communications c/o Afni P.O. Box 3427 Bloomington, IL 61702

Chase P.O. Box 660487 Dallas, TX 75266-0487

Chase P.O. Box 660487 Dallas, TX 75266-0487

Chase Bank
P.O. Box 15298
Wilmington, DE 19850-5298

Chase Bank P.O. Box 15298 Wilmington, DE 19850-5298

Citibank/Radio Shack c/o LVNV Funding P.O. Box 10497 Greenville, SC 29603-0584 Citifinancial Auto P.O. Box 183036 Columbus, OH 43218

Citifinancial Services 10 Huntington Road Suite A-5 Athens, GA 30606

Citifinancial Services c/o Trauner, Cohen & Thomas 2880 Dresden Drive Atlanta, GA 30341-3920

Collection Services of Athens P.O. Box 8048 Athens, GA 30603

Columbus Bank & Trust/SST 1695 Whittlesey Road Columbus, GA 31904

Credit One, LLC P.O. Box 625 Metairie, LA 70004-0625

Crown Asset Management c/o Reagin Law Group, PC P.O. Box 502287 Atlanta, GA 31150

First Revenue Assurance 4500 Cherry Creek Suite 300 Denver, CO 80246-1518

Frontier 1398 S. Woodland Blvd. Deland, FL 32720-7731

GE Capital/Walmart c/o LVNV Funding P.O. Box 10497 Greenville, SC 29603-0584

Geico P.O. Box 9105 Macon, GA 31208-9105 Genevieve Connaroe 699 South Park Road Charleston, WV 25304

Labcorp Seconds c/o Credit Collection Serv P.O. Box 9136 Needham, MA 02494-9133

Magistrate Court of Athens-Clarke County Athens-Clarke Co. Courthouse P.O. Box 1868 Athens, GA 30603

Magistrate Court of Gwinnett County Gwinnett County Courthouse P.O. Box 246 Lawrenceville, GA 30046-0246

McRae Family Dental 995 Baxter Street Athens, GA 30606

Progressive Insurance c/o NCO Financial P.O. Box 41466 Philadelphia, PA 19101

Providian c/o Northland Group, Inc. P.O. Box 390846 Edina, MN 55439

Reproductive Biology Assoc c/o Hollis Cobb Assoc 4366 Park Drive Norcross, GA 30092

Santander Financial Corp. P.O. Box 660633 Dallas, TX 75266-0633

SST/Cigpf1 Corp P.O. Box 219913 Kansas, MO 64121-9913

St. Mary's Healthcare System P.O. Box 406122 Atlanta, GA 30384

State Court of Clarke County Clarke County Courthouse P.O. Box 1805 Athens, GA 30603-1805

SunTrust Bank
Attn: Bankruptcy Dept.
P.O. Box 85092
Richmond, VA 23286

Superior Court of Athens-Clarke Co. Athens-Clarke County Courthouse 325 East Washington Street Athens, GA 30601

Swiss Colony P.O. Box 2814 Monroe, WI 53566

Title Max 2225 W. Broad Street Athens, GA 30606

Unifund CCR Partners 10625 Techwoods Circle Cincinnati, OH 45242

UNITED STATES BANKRUPTCY COURT Middle District of Georgia

Matthew J. Losee & Shannon A. Losee

	Debtor	,	Case No						
			Chapter _	13					
VERIFICATION OF LIST OF CREDITORS									
I hereby certify under penalty of perjury that the attached List of Creditors which consists of 4 pages, is true, correct and complete to the best of my knowledge.									
Date	12/23/10	Signature	/s/ Matthew J.	Losee					
		of Debtor	MATTHEW .	J. LOSEE					
Date _	12/23/10	Signature	/s/ Shannon A	. Losee					
		of Joint Debtor	SHANNON A	A. LOSEE					